

Date: [Date]

To:

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: NOTICE OF ADVERSE ACTION

Dear [Applicant Name],

Thank you for your recent application for [Type of Application, e.g., Rental/Employment/Loan]. We regret to inform you that your application has been declined at this time.

Our decision was based, in whole or in part, on the following grounds:

- **Misrepresentation of Information:** Failure to disclose ownership of real property as required in the application materials.
- **Verification Results:** Public records search identified undisclosed property ownership at [Address of Undisclosed Property], which contradicts the information provided in your signed application.

Disclosures Regarding Your Credit/Background Report:

Our decision was also based in part on information contained in a consumer report provided by:

[Consumer Reporting Agency Name]

[Agency Address]

[Agency Phone Number]

Please be advised that the consumer reporting agency did not make the decision to take this adverse action and is unable to provide you with the specific reasons why the decision was made.

Under the Fair Credit Reporting Act (FCRA), you have the right to:

1. Obtain a free copy of your consumer report from the agency listed above, provided you request it within 60 days of receipt of this notice.
2. Dispute the accuracy or completeness of any information in the report directly with the consumer reporting agency.

Sincerely,

[Your Name/Company Name]

[Your Title]

[Contact Information]